Mississippi Secretary of State

700 North Street P. O. Box 136, Jackson, MS 39205-0136

ADMINISTRATIVE PROCEDURE	S NOTICE FILING	ì ,				
AGENCY NAME MS Department of Insurance		CONTACT PERSON Stephanie L. Ganucheau	TELEPHONE NUMBER (601) 359-3577		ИВER	
ADDRESS P.O. Box 79		CITY Jackson		STATE MS	ZIP 39205	
EMAIL Stephanie.ganucheau@mid.state .ms.us	SUBMIT DATE 7-11-2011	Name or number of rule(s): Regulation F&C 64-1: Agent, Non-Resident, Solicitation in this State			nte	
Short explanation of rule/amendmen		(s) for proposing rule/amendme	ent/repeal:	Provisions in t	his rule	
superseded by Miss. Code Ann. § 83-	•			-		
Specific legal authority authorizing the	-					
List all rules repealed, amended, or su	spended by the pro	pposed rule: None.		<u> </u>		
ORAL PROCEEDING:						
An oral proceeding is scheduled for	or this rule on Date	e: Place:				
Presently, an oral proceeding is no	ot scheduled on this	rule.				
If an oral proceeding is not scheduled, an oral pten (10) or more persons. The written request notice of proposed rule adoption and should in agent or attorney, the name, address, email ad comment period, written submissions including	should be submitted to t clude the name, address dress, and telephone nu	the agency contact person at the above , email address, and telephone number mber of the party or parties you repres	address withing of the person ent. At any tin	n twenty (20) days (s) making the req ne within the twen	after the filing of this uest; and, if you are an ty-five (25) day public	
ECONOMIC IMPACT STATEMENT:			, ,			
Economic impact statement not re	equired for this rule	. Concise summary of ed	conomic imp	oact statement	attached.	
TEMPORARY RULES	PROPO	PROPOSED ACTION ON RULES		FINAL ACTION ON RULES Date Proposed Rule Filed:		
Original filing Renewal of effectiveness To be in effect in days Effective date: immediately upon filing Other (specify):	Amel _X Repe Adop Proposed fin _X 30 da	osed: rule(s) ndment to existing rule(s) al of existing rule(s) tion by reference al effective date: ys after filing ' (specify):	Action taken: Adopted with no changes in text ting rule(s) Adopted with changes ule(s) Adopted by reference nce Withdrawn te: Repeal adopted as proposed Effective date:			
Printed name and Title of person a		ules: Stephanie L. Ganuche	au, Special	Asst. Atty. 6	Seneral	
Signature of person authorized to OFFICIAL FILING STAMP	DO NOT	F WRITE BELOW THIS LINE FICIAL FILING STAMP	C	OFFICIAL FILING	i STAMP	
. Accepted for filing by	SEC Accepted for	JUL 1 1 2011 D IVISSISSIPPI RETARY OF STATE or filling by CB (1 1925)	Accepted	for filing by		

The entire text of the Proposed Rule including the text of any rule being amended or changed is attached.

Regulation F&C 64-1

AGENT, NON-RESIDENT, SOLICITATION IN THIS STATE

REPEAL

April 2, 1964

NOTICE TO ALL INSURANCE COMPANIES OPERATING IN MISSISSIPPI.

Due to certain situations which have come to the attention of the Department, the following comments are in order.

Please be advised that:

- (1) A non-resident fire and/or casualty agent may not directly or indirectly solicit any risk of any kind or nature inside the limits of the State of Mississippi. This law embraces disability, accident and health insurance, whether individual or group policies. Likewise, there can be no division of commission on insurance of this category with a non-resident agent. No commission can be divided with a non-resident agent on property located in the State of Mississippi owned by a resident of the State of Mississippi.
- (2) The Mississippi insurance laws do not permit solicitation of insurance via credit card; the placing of advertising brochures and/or applications for insurance in credit card mailing constitutes solicitation under our laws and is a violation on the part of the insurance company underwriting the business.
- (3) All future filings made to the Insurance Department and/or Insurance Commission must state the method of solicitation to be employed in marketing the filing if other than through a licensed local agent.

This notice is an effort to clarify the apparent erroneous interpretation given to our Ruling Governing Payment and Division of Agents Commissions, date September 5, 1963. Item (3) above is prompted by the fact that many companies make routine filings of policy forms which are approved, and it is later found that the method of solicitation to be employed in their use is in violation of our laws, such as credit card, diners club, athletic and religious group connections.

Please acknowledge receipt of this notice.	
	WALTER DELL DAVIS
	COMMISSIONER OF INSURANCE